

In re:  
Jeffrey S. Horning  
Debtor

Case No. 24-13182-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Sep 10, 2024

User: admin  
Form ID: 210U

Page 1 of 2  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db	+ Jeffrey S. Horning, 443 Bonsall Avenue, Lansdowne, PA 19050-3121
14924601	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
14924602	MICHAEL J. DOUGHERTY, ESQUIRE, Attn: Bankruptcy, 520 Walnut St Ste 1355, Philadelphia, PA 19106-3602
14924607	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
14924608	+ Weltman, Weinberg & Reis Co., LPA - Philadelphia, Attn: Bankruptcy, 520 Walnut St Suite 1355, Philadelphia, PA 19106-3602
14924609	William Penn School District, 100 Green Ave, Lansdowne, PA 19050-1449
14924610	Yeadon Borough Twp Tax Collector, Attn: Bankruptcy, 600 Church Ln # 3, Lansdowne, PA 19050-3316

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 11 2024 01:21:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14924591	Email/PDF: bncnotices@becket-lee.com	Sep 11 2024 01:28:51	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14924592	+ Email/Text: creditcardbkcorrespondence@bofa.com	Sep 11 2024 01:21:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14924593	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 11 2024 01:28:50	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14924594	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 11 2024 01:29:01	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14924596	Email/Text: mrdiscen@discover.com	Sep 11 2024 01:21:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14924595	+ Email/Text: duffyk@co.delaware.pa.us	Sep 11 2024 01:21:00	Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768
14924597	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 11 2024 01:21:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14924598	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 11 2024 01:28:54	Fst Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14924599	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Sep 11 2024 01:21:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14924600	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 11 2024 01:21:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Sep 10, 2024

Form ID: 210U

Total Noticed: 23

14924603	Email/Text: fesbank@attorneygeneral.gov	Sep 11 2024 01:21:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14924604	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14924605	^ MEBN	Sep 11 2024 01:18:25	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14924606	Email/Text: usapae.bankruptcynotices@usdoj.gov	Sep 11 2024 01:21:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 16

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Jeffrey S. Horning help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Jeffrey S. Horning

Case No: 24-13182-amc

Debtor(s)

---

***CLERK'S NOTICE RE: PRESUMPTION OF ABUSE***

To the debtor, debtor's counsel, interim trustee, creditors and all parties in interest,

NOTICE is hereby given, in accordance with 11 U.S.C. §342(d):

This is a Chapter 7 case of an individual with primarily consumer debts and insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified under F.R.B.P 5008.

Dated: 9/10/24

For The Court

Timothy B. McGrath  
Clerk of Court